

- ccc. Check #1684 in the amount of \$1,000.00 on February 9, 2011 made payable to "Cash";
- ddd. Check #1685 in the amount of \$290.00 on April 9, 2011 made payable to Bob Bertilon, Fern's partner;
- eee. Check #1687 in the amount of \$1,750.00 on April 27, 2011 made payable to American Funds;
- fff. Check #1688 in the amount of \$300.00 on May 15, 2011 made payable to Protective Life;
- ggg. Check #1689 in the amount of \$10,000.00 on November 4, 2011 made payable to Fern's son, Robert Knopf;
- hhh. Check #1690 in the amount of \$100.00 on December 3, 2011 made payable to "Cash";
- iii. Check #1693 in the amount of \$1,000.00 on December 7, 2011 made payable to Discover Card;
- jjj. Check #1695 in the amount of \$400.00 on December 9, 2011 made payable to "Cash";
- kkk. Check #1696 in the amount of \$2,500.00 on December 11, 2011 made payable directly to Eileen Fern;
- lll. Check #1697 in the amount of \$10,500.00 on December 11, 2011 made payable directly to Eileen Fern;
- mmm. Check #1698 in the amount of \$500.00 on December 22, 2011 made payable to "Cash";
- nnn. Check #1699 in the amount of \$250 on December 27, 2011 made payable to NYCB Mortgage;
- ooo. Check #1702 in the amount of \$1,000.00 on December 31, 2011 made payable to "Cash"; **Check Theft total for 2011 was \$40,966.16.**

TOTAL OF CHECK THEFT FROM FIRST MERIT \$103,022.66

8. **The Alleged Billing Invoices.** In addition to the commissions that Fern earned on selling Doris annuities and other products, she directly billed, without itemization, Doris for her "services" as follows:

\$ 6368	a. 5/20/99	\$3,500.00
	b. 9/5/00	\$2,868.00
	c. 4/18/01	\$900.00
	d. 10/01/01	\$2,868.00
\$ 9468	e. 03/19/03	\$2,500.00
	f. 03/31/04	\$1,600.00
	g. 02/18/05	\$1,600.00
	h. 11/01/05	\$900.00
	i. 04/18/06	\$1,200.00
	j. 04/18/06	\$900.00
	k. 09/11/06	\$1,100.00
	l. 05/03/07	\$1,200.00
	m. 04/16/09	\$1,400.00

Total \$ 15,836

before Trust Formed \$ 6368

TAX Services
pd TO preparer